

**STATE OF MAINE
WORKERS' COMPENSATION BOARD
OFFICE OF MONITORING, AUDIT & ENFORCEMENT**

v.

HARLEYSVILLE INSURANCE

CONSENT DECREE

NOW COME the parties and agree as follows:

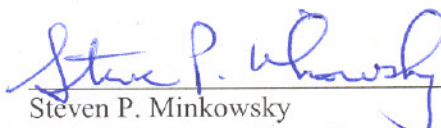
1. That Albert Coffin alleged a September 24, 2002 work-related injury while employed at Clean Pro Inc.
2. That Albert Coffin gave notice of incapacity from work for his alleged injury on September 25, 2002.
3. That Albert Coffin was compensated for his alleged period of incapacity on May 18, 2005.
4. That the initial payment to Albert Coffin was made nine hundred fifty-two (952) days after compensation became due and payable.
5. That pursuant to 39-A M.R.S.A. §205(3) a penalty of \$1,500.00 is warranted.
6. That nothing in this agreement shall be construed as a waiver of Albert Coffin's right to seek any weekly compensation benefits that he is or may be entitled to.

WHEREFORE, pursuant to 39-A M.R.S.A. §205(3), Harleysville Insurance shall be assessed a penalty of \$1,500.00 payable to Albert Coffin. This penalty check shall stipulate that, "This penalty payment is made pursuant to a Maine Workers' Compensation Board Audit". A copy of the penalty payment shall be sent to the attention of the Audit Division, Workers' Compensation Board, 27 State House Station, Augusta ME 04333.

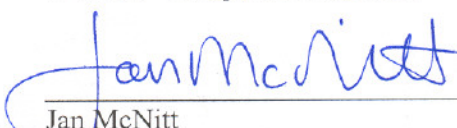
Dated: 12 December 2005


Michelle Wright
Corporate Compliance Officer
Harleysville Insurance

Dated: December 21, 2005


Steven P. Minkowsky
Deputy Director of Benefits Administration
Workers' Compensation Board

Dated: December 29, 2005


Jan McNitt
Supervisor of the Abuse Investigation Unit
Workers' Compensation Board

STATE OF MAINE
WORKERS' COMPENSATION BOARD
OFFICE OF MONITORING, AUDIT & ENFORCEMENT

v.

HARLEYSVILLE INSURANCE

CONSENT DECREE

NOW COME the parties and agree as follows:

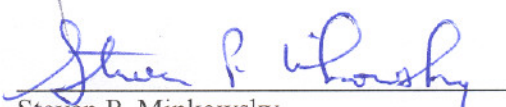
1. That Jerry Dorr alleged an April 10, 2002 work-related injury while employed at C. W. Rogers Inc.
2. That Jerry Dorr gave notice of incapacity from work for his alleged injury on April 10, 2002.
3. That Jerry Dorr was compensated and received subsequent compensation for his alleged period of incapacity.
4. That the subsequent payment to Jerry Dorr, dated September 23, 2002, was made ninety-seven (97) days after the previous indemnity payment, dated June 18, 2002.
5. That pursuant to 39-A M.R.S.A. §205(3) a penalty of \$1,500.00 is warranted.
6. That nothing in this agreement shall be construed as a waiver of Jerry Dorr's right to seek any weekly compensation benefits that he is or may be entitled to.

WHEREFORE, pursuant to 39-A M.R.S.A. §205(3), Harleysville Insurance shall be assessed a penalty of \$1,500.00 payable to Jerry Dorr. This penalty check shall stipulate that, "This penalty payment is made pursuant to a Maine Workers' Compensation Board Audit". A copy of the penalty payment shall be sent to the attention of the Audit Division, Workers' Compensation Board, 27 State House Station, Augusta ME 04333.

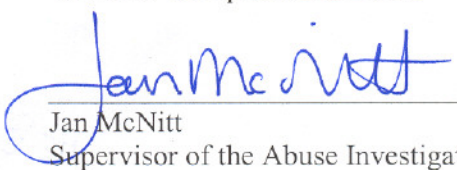
Dated: 12 December 2005


Michelle Wright
Corporate Compliance Officer
Harleysville Insurance

Dated: December 21, 2005


Steven P. Minkowsky
Deputy Director of Benefits Administration
Workers' Compensation Board

Dated: December 29, 2005


Jan McNitt
Supervisor of the Abuse Investigation Unit
Workers' Compensation Board

STATE OF MAINE
WORKERS' COMPENSATION BOARD
OFFICE OF MONITORING, AUDIT & ENFORCEMENT

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HARLEYSVILLE INSURANCE

CONSENT DECREE

NOW COME the parties and agree as follows:

1. That Jerry Dorr alleged an April 10, 2002 work-related injury while employed at C. W. Rogers Inc.
2. That Jerry Dorr gave notice of incapacity from work for his alleged injury on April 10, 2002.
3. That Jerry Dorr was compensated and received subsequent compensation for his alleged period of incapacity.
4. That the subsequent payment to Jerry Dorr, dated April 1, 2003, was made ninety-eight (98) days after the previous indemnity payment, dated December 24, 2002.
5. That pursuant to 39-A M.R.S.A. §205(3) a penalty of \$1,500.00 is warranted.
6. That nothing in this agreement shall be construed as a waiver of Jerry Dorr's right to seek any weekly compensation benefits that he is or may be entitled to.

WHEREFORE, pursuant to 39-A M.R.S.A. §205(3), Harleysville Insurance shall be assessed a penalty of \$1,500.00 payable to Jerry Dorr. This penalty check shall stipulate that, "This penalty payment is made pursuant to a Maine Workers' Compensation Board Audit". A copy of the penalty payment shall be sent to the attention of the Audit Division, Workers' Compensation Board, 27 State House Station, Augusta ME 04333.


Dated: 12 December 2005


Michelle Wright
Corporate Compliance Officer
Harleysville Insurance

Dated: December 21, 2005


Steven P. Minkowsky
Deputy Director of Benefits Administration
Workers' Compensation Board

Dated: December 29, 2005


Jan McNitt
Supervisor of the Abuse Investigation Unit
Workers' Compensation Board

STATE OF MAINE
WORKERS' COMPENSATION BOARD
OFFICE OF MONITORING, AUDIT & ENFORCEMENT

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HARLEYSVILLE INSURANCE

CONSENT DECREE

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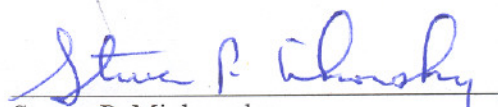
1. That George Farris alleged a November 4, 2002 work-related injury while employed at Lie-Nielsen Tool Works.
2. That George Farris gave notice of incapacity from work for his alleged injury on November 8, 2002.
3. That George Farris was compensated for his alleged period of incapacity on January 15, 2003.
4. That the initial payment to George Farris was made fifty-four (54) days after compensation became due and payable.
5. That pursuant to 39-A M.R.S.A. §205(3) a penalty of \$1,200.00 is warranted.
6. That nothing in this agreement shall be construed as a waiver of George Farris' right to seek any weekly compensation benefits that he is or may be entitled to.

WHEREFORE, pursuant to 39-A M.R.S.A. §205(3), Harleysville Insurance shall be assessed a penalty of \$1,200.00 payable to George Farris. This penalty check shall stipulate that, "This penalty payment is made pursuant to a Maine Workers' Compensation Board Audit". A copy of the penalty payment shall be sent to the attention of the Audit Division, Workers' Compensation Board, 27 State House Station, Augusta ME 04333.


Dated: 12 December 2005


Michelle Wright
Corporate Compliance Officer
Harleysville Insurance

Dated: December 21, 2005


Steven P. Minkowsky
Deputy Director of Benefits Administration
Workers' Compensation Board

Dated: December 29, 2005


Jan McNitt
Supervisor of the Abuse Investigation Unit
Workers' Compensation Board

**STATE OF MAINE
WORKERS' COMPENSATION BOARD
OFFICE OF MONITORING, AUDIT & ENFORCEMENT**

v.

HARLEYSVILLE INSURANCE


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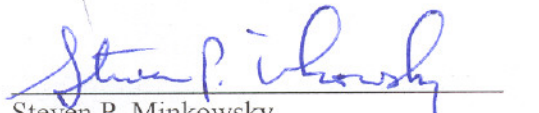
1. That David Johnstone alleged a May 15, 2002 work-related injury while employed at NE Auto Auction.
2. That David Johnstone gave notice of incapacity from work for his alleged injury on May 15, 2002.
3. That David Johnstone was compensated and received subsequent compensation for his alleged period of incapacity.
4. That the subsequent payment to David Johnstone, dated January 8, 2003, was made forty-six (46) days after the previous indemnity payment, dated November 23, 2002.
5. That pursuant to 39-A M.R.S.A. §205(3) a penalty of \$450.00 is warranted.
6. That nothing in this agreement shall be construed as a waiver of David Johnstone's right to seek any weekly compensation benefits that he is or may be entitled to.

WHEREFORE, pursuant to 39-A M.R.S.A. §205(3), Harleysville Insurance shall be assessed a penalty of \$450.00 payable to David Johnstone. This penalty check shall stipulate that, "This penalty payment is made pursuant to a Maine Workers' Compensation Board Audit". A copy of the penalty payment shall be sent to the attention of the Audit Division, Workers' Compensation Board, 27 State House Station, Augusta ME 04333.

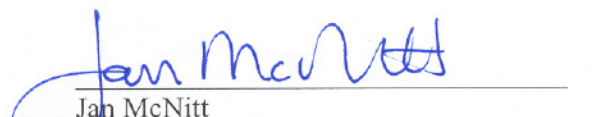
Dated: 12 December 2005


Michelle Wright
Corporate Compliance Officer
Harleysville Insurance

Dated: December 21, 2005


Steven P. Minkowsky
Deputy Director of Benefits Administration
Workers' Compensation Board

Dated: December 29, 2005


Jan McNitt
Supervisor of the Abuse Investigation Unit
Workers' Compensation Board

STATE OF MAINE
WORKERS' COMPENSATION BOARD
OFFICE OF MONITORING, AUDIT & ENFORCEMENT

v.

HARLEYSVILLE INSURANCE

CONSENT DECREE

NOW COME the parties and agree as follows:

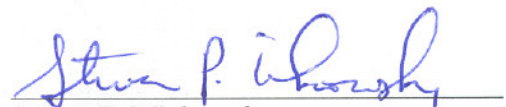
1. That Wilfredo Sepulveda alleged a November 12, 2002 work-related injury while employed at K & K Property Management.
2. That Wilfredo Sepulveda gave notice of incapacity from work for his alleged injury on November 12, 2002.
3. That Wilfredo Sepulveda was compensated and received subsequent compensation for his alleged period of incapacity.
4. That the subsequent payment to Wilfredo Sepulveda, dated May 10, 2005, was made eight hundred fifty-five (855) days after the previous indemnity payment, dated January 6, 2003.
5. That pursuant to 39-A M.R.S.A. §205(3) a penalty of \$1,500.00 is warranted.
6. That nothing in this agreement shall be construed as a waiver of Wilfredo Sepulveda's right to seek any weekly compensation benefits that he is or may be entitled to.

WHEREFORE, pursuant to 39-A M.R.S.A. §205(3), Harleysville Insurance shall be assessed a penalty of \$1,500.00 payable to Wilfredo Sepulveda. This penalty check shall stipulate that, "This penalty payment is made pursuant to a Maine Workers' Compensation Board Audit". A copy of the penalty payment shall be sent to the attention of the Audit Division, Workers' Compensation Board, 27 State House Station, Augusta ME 04333.

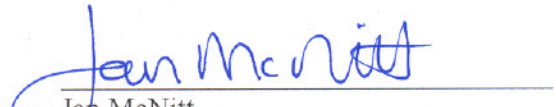
Dated: 12 December 2005


Michelle Wright
Corporate Compliance Officer
Harleysville Insurance

Dated: December 31, 2005


Steven P. Minkowsky
Deputy Director of Benefits Administration
Workers' Compensation Board

Dated: December 29, 2005


Jan McNitt
Supervisor of the Abuse Investigation Unit
Workers' Compensation Board

**STATE OF MAINE
WORKERS' COMPENSATION BOARD
OFFICE OF MONITORING, AUDIT & ENFORCEMENT**

v.

HARLEYSVILLE INSURANCE

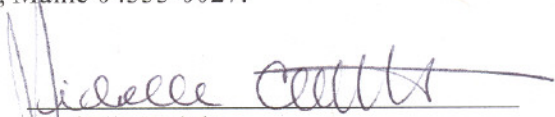
CONSENT DECREE

NOW COME the parties and agree as follows:

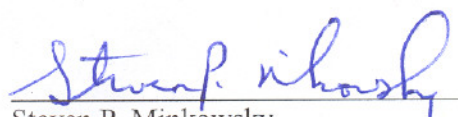
1. That Harleysville Insurance has engaged in a pattern of questionable claims-handling techniques in violation of Section 359(2) for the following reasons (including, but not limited to):
 - Failure to pay claims timely (in violation of Section 205(2)).
 - Failure to calculate benefits accurately (underpayments and overpayments).
 - Failure to timely file required forms with the Maine Workers' Compensation Board.
 - Failure to report accurate information on forms filed with the Maine Workers' Compensation Board.
 - Failure to properly record penalties assessed by the Maine Workers' Compensation Board.
2. That no formal hearing is required because of this Consent Decree.
3. That these findings shall be certified to the Bureau of Insurance pursuant to 39-A M.R.S.A. §359(2).

WHEREFORE, pursuant to 39-A M.R.S.A. §359(2), Harleysville Insurance shall be assessed a civil forfeiture of \$4,000.00 payable to Treasurer, State of Maine. The penalty payment shall be sent to the to the attention of Mr. Steven Minkowsky, Deputy Director of Benefits Administration, Workers' Compensation Board, 27 State House Station, Augusta, Maine 04333-0027.

Dated: 12 December 2005


Michelle Wright
Corporate Compliance Officer
Harleysville Insurance

Dated: December 16, 2005


Steven P. Minkowsky
Deputy Director of Benefits Administration
Workers' Compensation Board

Dated: December 29, 2005


Jan McNitt
Supervisor of the Abuse Investigation Unit
Workers' Compensation Board

**STATE OF MAINE
WORKERS' COMPENSATION BOARD
OFFICE OF MONITORING, AUDIT & ENFORCEMENT**

v.

HARLEYSVILLE INSURANCE

CONSENT DECREE

NOW COME the parties and agree as follows:

1. That the following forms are required pursuant to 39-A M.R.S.A. and/or Board-approved Rules:

Employee	Date of Injury	Forms Filed Late
Albert Coffin	September 24, 2002	WCB-1, First Report of Occupational Injury or Disease WCB-2, Wage Statement WCB-2A, Schedule of Dependent(s) and Filing Status Statement WCB-3, Memorandum of Payment
Andrew Desjardins	February 2, 2002	WCB-2, Wage Statement WCB-2A, Schedule of Dependent(s) and Filing Status Statement WCB-9, Notice of Controversy WCB-11, Statement of Compensation Paid
Jerry Dorr	April 10, 2002	WCB-2, Wage Statement WCB-2A, Schedule of Dependent(s) and Filing Status Statement WCB-4, Discontinuance or Modification of Compensation WCB-9, Notice of Controversy WCB-9, Notice of Controversy WCB-11, Statement of Compensation Paid
George Farris	November 4, 2002	WCB-1, First Report of Occupational Injury or Disease* WCB-2, Wage Statement WCB-2A, Schedule of Dependent(s) and Filing Status Statement WCB-3, Memorandum of Payment WCB-11, Statement of Compensation Paid
James Gendron	March 18, 2002	WCB-2, Wage Statement WCB-2A, Schedule of Dependent(s) and Filing Status Statement

Thomas Hansen	July 2, 2002	WCB-2, Wage Statement WCB-2A, Schedule of Dependent(s) and Filing Status Statement WCB-9, Notice of Controversy WCB-11, Statement of Compensation Paid
Jamie Hill	January 10, 2002	WCB-2A, Schedule of Dependent(s) and Filing Status Statement WCB-11, Statement of Compensation Paid
David Johnstone	May 15, 2002	WCB-2A, Schedule of Dependent(s) and Filing Status Statement WCB-11, Statement of Compensation Paid
Wildredo Sepulveda	November 12, 2002	WCB-1, First Report of Occupational Injury or Disease* WCB-2, Wage Statement WCB-2A, Schedule of Dependent(s) and Filing Status Statement WCB-3, Memorandum of Payment

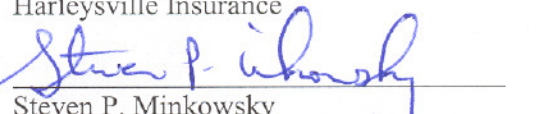
2. That the forms listed above were filed late.
3. That the failure to file the foregoing forms timely represents thirty-one (31) separate violations of 39-A M.R.S.A. §360(1)(B).
4. That nothing in this agreement shall be construed as a waiver of the Workers' Compensation Board's right to seek additional penalties pursuant to 39-A M.R.S.A. §359(2) or 39-A M.R.S.A. §360(2) or both sections.

WHEREFORE, pursuant to 39-A M.R.S.A. §360(1)(B), Harleysville Insurance shall be assessed a civil forfeiture of \$100.00 for each of the foregoing thirty-one (31) violations for a total penalty of \$3,100.00, payable to Treasurer, State of Maine. The penalty payment shall be sent to the to the attention of Mr. Steven Minkowsky, Deputy Director of Benefits Administration, Workers' Compensation Board, 27 State House Station, Augusta, Maine 04333-0027.

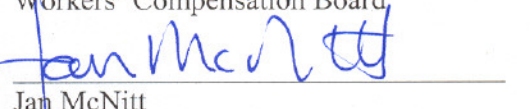
Dated: 12 December 2005


Michelle Wright
Corporate Compliance Officer
Harleysville Insurance

Dated: December 21, 2005


Steven P. Minkowsky
Deputy Director of Benefits Administration
Workers' Compensation Board

Dated: December 29, 2005


Jan McNitt
Supervisor of the Abuse Investigation Unit
Workers' Compensation Board

*The \$100.00 penalties on these two violations were paid prior to audit.